## State of NH Employees Flexible Spending Accounts

## **Available through Combined Services**

As an employee of the State of New Hampshire, there are two optional Flexible Spending Accounts available to you through payroll deduction. This is designed to give you an overview of these accounts.

You will be eligible for these benefits on the 1st of the month following 30 days after your date of hire. You then have an additional 60 days beyond your eligibility date to enroll.

Your plan year runs through December 31st.\* Only claims with service dates on or after your eligibility date will be eligible for reimbursement. Enrollment is permitted during the middle of the plan year ONLY as a new hire or if you have a change in status, as defined by your Summary Plan Description. If you are not interested at this time, we will be offering a reenrollment in the fall.

\*The State of New Hampshire will permit a "grace period" of two and a half months following the end of your plan year during which you may incur eligible medical expenses for Medical Reimbursement Accounts.

Flexible Spending Accounts enable you to pay for eligible out of pocket medical expenses or for dependent care expenses with pre-tax dollars.

The State has made arrangements to provide Flexible Spending Account participants with a **DEBIT CARD** that can be used at point of service for eligible **Dependent Care AND Health Care** expenses. Using the debit card avoids having to pay for services or supplies and requesting reimbursement! For Dependent Care, there must be a balance in the account before the funds may be accessed.

The maximum annual amounts you may have deducted from your paychecks are \$4000 for **Health Care Reimbursement** and \$5000 for **Dependent Care** if either single or married and filing jointly; or \$2500 if married and filing separately.

All the money set aside in your Reimbursement Account must be used during the plan year or you forfeit the money left over. Because of this restriction, it is very important to plan carefully when you decide how much money to allocate to each account.

Please be aware that deductions for these accounts cannot be changed during the plan year unless you have a change in status, as defined by your Summary Plan Description.

Flexible Spending Accounts are available to employees working 30+ hours.

Call
Combined
Services

1 888 -227-9745 ext 2040

for more information or to request an application

All applications **MUST** be received at:

Combined Services 15 N. Main Street Suite 300 Concord, NH 03301

Fax: 603-224-4256

Please contact
Combined Services
within 60 days
of your date of hire
in order to allow
sufficient time
to process your
application.